*Synopsis of the thesis entitled*

# IMPACT OF WOMEN SELF-HELP GROUPS ON THE POOR FAMILIES

A Study in Slums of Serilingampally Circles – I and II of the Greater Hyderabad Municipal Corporation


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# IMPACT OF WOMEN SELF-HELP GROUPS ON THE POOR FAMILIES

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## SYNOPSIS

Urban poverty in India is large and widespread. As per the Planning Commission data, out of an estimated urban population of 309.5 million, 80.8 million were below poverty line in 2004–2005 and their 'per month' consumption was less than Rs. 538.60. This data constitutes a significant proportion of the world's total urban poor, estimated to be 291.4 million. In the past three decades (from 1973 to 2004), the number of urban poor has increased by 34.4 percent, and the percentage of urban poor has also increased from 18.7 percent in 1973 to 26.8 percent in 2004–2005. In comparison to the urban poor, the number of rural poor has registered a 15.5 percent decline over this period (Steering Committee on Urbanization, 2011). One in three people in the cities in developing countries are living in slums. Although conditions vary, but research shows that women and girls often suffer the worst effects of slum life, which includes poor access to clean drinking water, inadequate sanitation, unemployment, insecurity of tenure and gender-based violence. First, these are exacerbated at home by stressful and overcrowded living conditions; second, poor security and eviction threats in public areas make their lives further difficult, and so on (UN-HABITAT, 2010).

The women self-help groups (SHGs) in India represent one of the most important phenomena to surface in decades, given their scale as a platform for poor people's development. Many organizations in India, including non-governmental organizations (NGOs), community-based organizations, and local and national government bodies, now

recognize the enormous potential of SHGs and are, therefore, promoting SHGs in slum areas also. To eradication of poverty and empowering women, the government and NGOs are promoting SHG in rural, tribal and slum areas. An SHG is a group of about 20 people from a homogeneous class, who come together for addressing their common problems (Anant, 2006). They are encouraged to make voluntary thrift on a regular basis. They use the pooled-in resources to arrange for small interest-bearing loans to their members. There are a number of poor families which are not able to access the easy finance available from the banks on nominal interest rates for the purpose of consumption, employment and asset building. They still depend on moneylenders, thereby paying high interest rates on the borrowed money. SHGs are creating space for these families so that they can access the finance available from banks.

The Society for Elimination of Rural Poverty (SERP) and Mission for Elimination of Poverty in Municipal Areas (MEPMA) both missions are promoting SHG concept in Andhra Pradesh. They are updating latest SHGs and their member's data in their respective websites. As per SERP data, the total SHGs in rural areas are 12,37,471 and women members in these SHGs are 1,05,55,036. Similarly, the total SHGs in tribal areas are 71,397 and women members in these SHGs are 6,45,074 (Department of Rural Development, Government of Andhra Pradesh, 2012). As per MEPMA data, the total SHGs in urban areas are 2,72,108 and women members in these SHGs are 24,85,076 (MEPMA, 2012). The total SHGs in Andhra Pradesh state is 1,36,84,454 and women members in these SHGs are 15,80,756. A total number of 2,32,694 SHGs have been formed in 7,520 slums in Andhra Pradesh (MEPMA, 2012), which were facilitated by the

Government of Andhra Pradesh. Almost 50 percent of the SHGs have been functioning for more than 5 years. The government is spending huge funds to strengthen the SHG movement in the state.

**Statement of Research problem**

Urbanization is growing rapidly and migration is increasing from rural areas to urban areas. Slums are crowded and families in slums are struggling to overcome poverty. The government has introduced poverty reduction and infrastructure programmes in the slums. In 1985, the government introduced the concept of women self-help groups in urban areas to eradicate poverty and empowering the women. The slum women joined in 20 members SHG started their monthly savings and became active in accessing loans from the SHGs. The objectives of SHGs include various aspects, such as empowering women, eradication of poverty and community development. Thus, the financial needs of the poor people remained unfulfilled. They could not participate in the economic development of the country and thereby they could not improve their living conditions. To overcome this problem, NABARD desired and introduced bank linkage programme to cover unbanked poor people in India. Accordingly banks were instructed to offer microcredit by having linkages with self-help groups. Thus, the movement of self-help groups especially formed by women gained momentum in our country. There are many studies conducted on impact of SHGs in rural areas, but no one conducted a study on impact of SHGs in urban slums. In this regard, there is a need to study the impact of women SHGs in urban slums on the living conditions of the poor people and in particular among women empowerment.

The slums in Hyderabad are increasing and these are crowded with migrated people. The state government initiated the SHG concept, in 1985, in the slums of the Serilingampally municipality. In 2007, the Serilingampally municipality merged with Greater Hyderabad Municipal Corporation. At present, 10 percent of SHGs are functioning in the Serilingampally circle as per the data of Mission for Elimination of Poverty in Municipal Areas (MEPMA). These SHGs are working towards promoting women in social, economic and political aspects to overcome poverty. The government has set up the required standards, assessment mechanism and capacity-building programmes for these SHGs.

**Objectives of the Study**

- To study the impact of the SHG programme on empowering women in social, economic and political aspects.
- To study the structure, conduct and performance of SHGs promoted under the poverty, and empowerment programme.
- To quantify the changes in savings and borrowing pattern among group members due to the programme.
- To assess the changes in the social conditions of member's households due to their association with SHGs.
- To study the SHG constitution and functioning, decision-making, collective action, social empowerment, economic empowerment and political empowerment.
- To draw implications for social work practice in the area of urban community development and to suggest appropriate teachings, and experiences to the social workers for strengthening the SHGs in urban slums.

The government, as discussed before, has spent huge funds on these programmes. The researcher chose this topic to understand the impact of SHG intervention at member level, family level and slum level. Within this context, the overall aim of this research is to investigate the impact of women SHG at member level, household level and at the level of their community. The research questions are framed on the basis of the objectives of the study.

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| Research question 1: | What are the socio-economic and living conditions of women? |
| Research question 2: | How SHGs constituted and what are their functions? |
| Research question 3: | Do women at homes and SHG meetings take their own decisions? |
| Research question 4: | What are the collective and organizational efforts in resolving social issues and community problems? |
| Research question 5: | At what levels are women empowered in social aspects (awareness on legal aspect, awareness of government programmes and improvement in personal skills)? |
| Research question 6: | At what levels are women empowered in economic aspects (access of finance and reduce dependency on moneylenders)? |
| Research question 7: | At what levels are the women empowered in political aspects (participation in local governance)? |

**Universe and Sample**

The 14 out of 59 slums of Serilingampally in Hyderabad were chosen for the research study. The researcher studied the geographic information, the status of SHGs, their functioning and other secondary information from various sources. The researcher visited the slums, interacted with the SHG members and collected data in the prescribed interview schedule. Some of the information was collected during the discussions with the focus group. A cluster sampling and stratified random sampling method was used to draw samples from these different sources. There are 59 slums in Serilingampally circle I and II, 14 slums were selected based on following criteria.

- Geographical/area representation from four administrative and election wards Gachibowli, Serilingampally, Chandanager and Hafeezpet in the Serilingampally Circles I and II.
- Proportionate caste representation in 14 slums.

In the first stage, the researcher selected the year 2005 as the benchmark and considered those SHGs as a sampling which had experience of more than 5 years. In the second stage, a sample of respondents within those slum areas was selected on the basis of caste representation. From a total figure of 615 SHGs, the researcher chose one-fourth of the SHGs from 14 slums, which means a total of 154 SHGs were selected for this study. Seven case studies have been taken up for in-depth study from the sample population of 154 and discussed in detail about these case studies in Chapter - VI.

**Tools for Data Collection**

The Interview Schedule was used to collect information from the sample respondents covering the following areas; the questions were addressed to the respondents in Telugu language. The interview schedule consisted 70 questions under eight parts and schedules were administered to all the respondents. The interview schedule covered various aspects relating to the identification of data (socio-economic data), educational qualifications, occupation, and empowerment in socio-economic, political and personal aspects. Seven case studies have been taken up for in-depth study from the sample respondents of 154.

**Statistical Techniques used**

After collecting data from SHG members, the researcher completed the data entry process in SPSS software during December 2011. It took 5 months to tabulate the calculated data. The collected data has been analysed by using statistical techniques, such as percentages have been calculated for large number of variables under the study. Means are calculated for some variables. Standard deviation and mean deviation were calculated for some variables. Friedman test was conducted to know the mean rank for the impact of SHGs at member level and Chi-Square tests were also employed to know the association between two attributes

**Chapterization**

The thesis comprises eight chapters which are given as: Introduction, review of literature, research methodology, results and discussion and summary and conclusions. The Chapter- I deals with Introduction explains the overview of the thesis. The Chapter - II depicts Urban Poverty and Women Self Help Groups in the urban slums and SHGs in Andhra Pradesh and India, the history of SHG movement, government poverty eradication programmes etc. The chapter - III deals with the review of literature. The researcher reviewed various theories and studies related to SHGs and urban slums. The entire chapter puts forth a discussion about theoretical definition, concepts and results of various studies. The chapter - IV gives the research methodology adopted for the present study. It explains the geographical area of the study, scope and objectives of the study, research design, research questions, universe for the study, sampling procedure, and data collection, fieldwork and analysis of data. The chapter - VI deals with the results and analysis of data. There are 78 cross tables, 25 chi-square tables and two Friedman test tables of various data and its analysis is included in the chapter. The chapter - VI contains seven cases studies. The chapter - VII contains discussion, brings out a relation with the findings of the study to the theories and the relevant literature. The chapter provides the summary and conclusions of the study. Major findings taken from the results are thoroughly explained, and they also draw conclusions and describe implications on the basis of the results. The thesis also contains references and 3 annexures Viz; the Contingency tables of Chi-Square test, Interview Schedule and Profile of Serilingampally Circle-I and II as an appendixes.